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AGEING WOMEN

AND THEIR CONTRIBUTION TO DEVELOPMENT

For further information: Division for the Advancement of Women

INTRODUCTION

Demographic and socio-economic trends foresee a possibly bleak future for coming generations of elderly women, especially in developing countries. With improved health services, women's life expectancy is increasing at a time when traditional support patterns are disintegrating. Although more and more women are finding employment, it is often in the informal sector and still offers no prospect of a pension. Family planning and migration could be decimating the number of extended families, which were traditionally a source of support to their elderly members. Given the ageing of the population and especially the rapid increase in the number of ageing women, the integration of women into development is expected to become an increasingly important issue from a developmental perspective.

A group of experts met at Vienna from 7 to 11 October 1991 to study the problems facing the ageing women of today and tomorrow and to attempt to find possible solutions. Organized jointly by the Division for the Advancement of Women of the United Nations Office at Vienna and the American Association of Retired Persons (AARP), the meeting demonstrated the current trend towards increasing cooperation between the United Nations system and non-governmental organizations. Eleven experts participated in the meeting, which was also attended by observers for 11 Member States and 21 non-governmental organizations as well as others from the United Nations system, research institutes and universities. The documentation included 12 working papers and eight background papers.

One of the main thrusts of the meeting was to identify elderly women as active agents of their own lives rather than passive objects relying on younger generations. In his introductory statement, the Chairman of the Board of AARP said:

> *"We firmly believe that if present and future generations of older women are to maintain their place in society their contributions must be made more visible and they must have a greater say in those issues which most directly affect them. We also believe that gender inequalities that lead to disadvantages at older ages must be addressed as a priority issue and that these barriers must be removed so that future generations of older women no longer need to fight for their legitimate role and place in society."*

While the meeting concentrated on the situation in developing countries, the examples put forward regarding developed countries demonstrated the similarities as well as the differences between the hemispheres. In the developed countries, care for the ageing and aged has long been on the agenda of social security programmes. Until recently, there has been no recognition in developing countries of the consequences and possible problems associated with the ageing population and even now the subject appears to awaken little concern. The present issue of *Women 2000* seeks to pinpoint the areas of concern and to draw the attention of the public, as well as that of decision makers to them, especially in developing countries.

What is "ageing"?

According to the Concise Oxford Dictionary, the term "ageing" means to "grow old or mature or show signs of advancing age". The term "elderly", however, is defined as "somewhat old; past middle age". Various interpretations are given to the concept of old age. For instance, the United Nations uses 60 years as the starting point of the elderly group and defines the very old as being 80-plus years old, whereas AARP groups the years of 45-59 as constituting midlife, of 60-74 as older and of 75 and more as the very old. Old age varies, however, according to numerous influences on a person, such as lifestyle, health or family status, and cannot be measured by chronological age or by a specified retirement age. One woman, worn out by hard work, insufficient nourishment and multiple childbearing, could be termed old at 45 whereas another, living in more favourable conditions could still be "young" and active at 70. Underdevelopment, with its associated poverty and overburden of work, could cause the terms of "exhausted" and "old" to be synonymous.

The expert group meeting was entitled "Integration of Ageing and Elderly Women into Development". As the Director of the Division for the Advancement of Women explained in her opening address:

> *"The fact that a woman of 45 can be considered as aged in a developing country is an indication of societal failure. The isolated poor women in an industrialized country are also the product of social failure. Therefore, examining the present elderly is like holding a mirror to the face of society and identifying potential problems. Examining the process of ageing should lead to consulting young children and women as to what kind of future they desire and*

what can be done so that they will not be marginalized."

She continued by pointing out the difference between truly old women who were often dependent on care and support and those who were still active at the age of 60 and looking forward to 20 or more years of quality life.

The essence of the word ageing and the key to future action is found in the International Plan of Action on Ageing: "Ageing is a life-long process and should be recognized as such".[1]

CURRENT SITUATION

Demographic

The problems associated with ageing are particularly relevant to women as is explained succinctly in a paper prepared by the Statistical Office of the United Nations Secretariat:

"The demographic transition from high levels of fertility and mortality to low ones has brought about larger numbers and proportions of elderly persons and smaller proportions, but not necessarily numbers, of children in society. The decline in fertility entails ageing of the population of both sexes and it is also associated with a lowering of maternal mortality, as well as a decline in female mortality in the reproductive and post-reproductive years. In addition, decreases in mortality, where they have occurred, have resulted in improvements in both male and female expectation of life. In developed countries, this is especially true for women aged 60 and above, and particularly those over 80. Countries that have undergone the demographic transition are experiencing an increase in female longevity, accompanied by a decrease in the sex ratio at older ages, thus making them increasingly female societies."[2]

In 1990, elderly people aged over 60 constituted only 5 per cent of the total population in Africa; however, in absolute and relative numbers, the elderly will increase dramatically in the near future.[3] Table 1 shows the decline in the sex ratio with advancing age, particularly in the more developed regions of the world.

Table 1. Number of older males per 100 older females by age group
1990 estimates

Age	World	More developed regions	Less developed regions
60-64	93	83	99
65-69	85	71	95
70-74	79	65	89
75-79	69	57	83
80+	52	42	69

Source: Data compiled from "Global estimates and projections of population by sex and age: The 1988 revision" (ST/ESA/SER.R/93).

Increasing life expectancy affects patterns of widowhood, mainly through a higher average age at widowhood (see table 2). If age is defined by family status and being widowed is considered as a key event, it may be said that the moment of a woman being considered aged is delayed until an age when women have a much lower potential to contribute to society and to defend their interests. It has been found that sex differentials in age at marriage are key variables that have a strong influence in determining how many marriages will end in widowhood.[4] For example, as seen in table 3, while only 35 per cent of marriages are likely to end in widowhood if there is no difference in age at marriage, when wives are 10 years younger than their husbands, 45-49 per cent of those marriages are likely to end in widowhood.

At the same time, most developing countries are likely to experience a substantial decrease in the availability of kin for care of the elderly, caused mainly by rural-urban migration and its inherent scattering of kin. Whether the migration is male- or female-dominated, the effects on women are in either case disadvantageous. In the former case, the potential economic support from son to elderly mother is reduced while in the latter case, the care-giving burden of women in rural areas is increased.

Table 2. Mean age at widowhood (with a female mean age at marriage of 19 years)

Life expectancy at birth	Sex difference in age at marriage		
	Years		
	0	5	10
	Mean age		
45	50.0	48.7	47.1
55	55.4	53.6	51.4
65	61.2	58.7	56.0
75	67.7	64.6	61.1

Source: "Integration of ageing women in development: choice or necessity" (EGM/AEWD/1991/WP.1, May 1991).

Table 3. Percentage of marriages ending in widowhood (with a female mean age at marriage of 19 years)

Life expectancy at birth	Sex difference in age at marriage		
	Years		
	0	5	10
	Percentage		
45	35	40	45
55	35	40	46
65	35	41	47
75	36	42	49

Source: "Integration of ageing women in development: choice or necessity" (EGM/AEWD/1991/WP.1, May 1991).

Socio-economic problems

Social and economic problems associated with old age vary from extreme poverty, being forced to continue working in spite of bad health in order to survive, loss of dignity to feelings of loneliness and rejection. Shelter and accommodation are often a problem and the provision of health care lacking.

Given the larger number of women than men at the very old ages, especially at the age of 80 and above, and the caretaker role of women in society, the social and economic problems associated with ageing relate particularly to women.[2] Throughout the world, the current cohorts of older women are more likely to be illiterate; to have less education or training; to have worked outside the paid workforce or to be precariously attached to it; to have little or no social security in their own right; to be more economically dependent or forced to eke out a subsistence living in trading, agriculture, midwifery or child-minding; and to endure more chronic disease and disability than younger women or their male counterparts.[3] In the United States of America, for instance, 25 per cent of the women aged over 65 live in poverty compared with 9 per cent of the men in the same age group.

TRENDS AND PROJECTIONS

With increasing life expectancy (see table 4) and reduced fertility, the situation of elderly women will, on the one hand, be exacerbated in the future if development is insufficient or inequitably managed and if no attempt is made to plan for the long term. It is therefore essential that future cohorts of elderly women are integrated into development in order that they may constitute an asset rather than a burden.

On the other hand, future cohorts of older women should have a higher educational standard than those before them and more of them will have been in employment, increasingly in the formal sector. These factors will perhaps succeed in securing for them a better standard of living while they are in active employment but, at least in most developing countries, will do little to improve the situation of their old age.

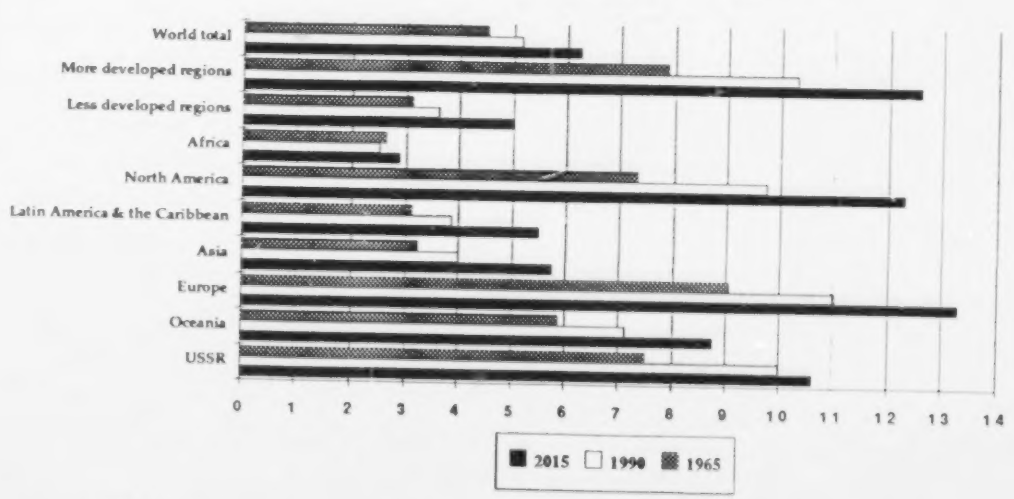
Care of the elderly, be they men or women, usually falls on the younger women of the family. The increasing number of "old old" women among the elderly population, as shown in

Table 4. Life expectancy at birth

Region	1960-1965 Males	1960-1965 Females	1980-1985 Males	1980-1985 Females	2000-2005 Males	2000-2005 Females	2020-2025 Males	2020-2025 Females
	Years							
Africa								
Eastern	39.4	42.5	46.2	49.9	54.6	58.0	62.9	66.3
Middle	38.3	41.6	45.9	49.3	54.4	57.8	62.5	65.9
Northern	45.3	47.6	55.4	58.1	63.2	66.5	68.9	72.6
Southern	47.1	51.2	54.4	60.3	63.7	69.4	69.5	74.9
Western	38.0	41.1	45.7	49.0	53.8	57.3	61.7	65.3
Latin America and the Caribbean								
Caribbean	56.8	60.4	63.0	67.1	67.5	72.0	70.8	75.7
Central	55.2	58.3	62.6	68.8	68.8	74.9	71.3	77.5
South	54.5	58.5	61.5	66.6	66.2	71.8	69.2	75.1
Asia								
Eastern	50.0	52.0	67.1	69.8	71.7	75.7	75.0	79.3
South-eastern	45.4	48.1	55.5	58.9	64.3	68.1	69.9	74.2
Southern	45.7	44.2	54.5	54.4	63.1	64.3	68.9	72.1
Western	49.1	51.7	59.5	62.6	66.8	70.7	71.6	76.0

Source: World Population Prospects 1988 (United Nations publication, Sales No. E.88.XIII.7).

Women aged 60+ as a per cent of the total population



Source: Calculated from data in the United Nations, Global Estimates and Projection of Population by Sex and Age: The 1988 Revision (New York: United Nations, 1989).

tables 5 and 6, will have repercussions for younger women who are expected to care for them. This trend has implications for the future cohorts of elderly women as these younger women could then reach retirement age without having been active in the formal work force, which could lead to poverty in later years.

Table 5. Estimates and projections of the female population aged 60+ and 80+

Region or country	1965	1990	2015	Increase 1965-1990	Increase 1990-2015
		Thousands		Percentage	
World total					
60+	152 445	271 243	481 512	78	78
80+	13 700	34 871	67 680	155	94
More developed					
60+	79 095	124 102	166 618	57	34
80+	9 008	22 234	34 228	147	54
Less developed					
60+	73 349	147 142	314 896	101	114
80+	4 691	12 637	33 452	169	165
Africa					
60+	8 644	16 774	37 382	94	123
80+	526	1 239	3 030	136	145
North America					
60+	15 591	26 743	39 424	72	47
80+	1 987	5 116	8 157	157	59
Latin America and the Caribbean					
60+	7 679	17 111	36 981	123	116
80+	590	1 811	4 585	207	153
Asia					
60+	6 134	125 251	260 902	102	108
80+	4 088	11 319	30 230	179	165
Europe					
60+	39 997	54 684	68 357	37	25
80+	4 489	9 823	14 004	119	43
Oceania					
60+	1 032	1 873	3 111	81	66
80+	127	281	548	121	95
USSR					
60+	17 369	28 813	35 382	66	23
80+	1 892	5 282	7 130	179	35

Source: Data compiled from "Global estimates and projections of population by sex and age: The 1988 revision" (ST/ESA/SER.R/93).

Note: Country names and designations are those that were in use when the data were being compiled.

Table 6. The oldest old: estimates and projections of women aged 80+ as a percentage of the female population aged 60+

Region or country	1965	1990	2015
World total	9.0	12.8	14.0
More developed regions	11.4	17.9	20.7
Less developed regions	6.4	8.6	10.6
Africa	6.1	7.4	8.1
North America	12.7	19.1	20.7
Latin America and the Caribbean	7.7	10.6	12.4
Asia	6.6	9.0	11.6
Europe	11.2	18.0	20.5
Oceania	12.3	15.0	17.6
USSR	10.9	18.3	20.2

Source: "Older women and development: making a difference" (EGM/AEWD/1991/WP.2/Rev.1).

Note: Country names and designations are those that were in use when the data were being compiled.

CONTRIBUTIONS OF ELDERLY WOMEN TO SOCIETY

"[In Ghana] elderly women were accorded the status of experts in social and medical problems, folklore and tradition. ...Contemporary studies indicate that to a large extent, ageing women's social roles remain unchanged."[8]

The integration of women into the development process has been accentuated in national as well as international forums in recent years. However, until now, development plans and programmes have targeted only those women in the internationally recognized economically active years; namely, the years from 15 to 60, and have ignored other generations. While the under-15s are covered by education plans, women aged over 60 have been totally ignored as active contributors to development.

Especially in the developed countries where a mandatory retirement age and the entitlement to a pension signal the sudden onset of old age, the psychological effects on the elderly can be traumatic. In traditional societies, where a woman's value is seen in her childbearing years, the menopause could be seen as her retirement, with similar effects. Conversely, "a woman's work is never done" and the household chores necessary to life will continue to be performed until infirmity prevents it. Retirement from activities like subsistence farming and small trade in the informal sector does not occur suddenly. Women involved in such activities will slow down with increasing age, work shorter hours and at less arduous tasks, but will not stop until they are physically incapable of working.

Elderly women who upon retiring from formal employment at the age of 60 may have a remaining expectation of life of more than 20 years and are likely to spend most of those 20 years without serious infirmity or illness.[9] It is to the advantage of the elderly women themselves as well as their communities that these years are spent usefully. The concept of productive ageing is seen as elderly people continuing to contribute economically, socially and culturally to themselves and their communities. Older people represent an opportunity rather than a crisis, a solution rather than a problem, an asset rather than a burden, a resource rather than a drain on resources, and a group that can not only makes an economic contribution, but also that often needs to be the beneficiary of that contribution.[10]

The expert group meeting stressed that good physical and mental health is essential for the integration of ageing and elderly women into development. It is also one of the goals of development. Continuing participation in economic, political, cultural and community life is closely related to the maintenance of the health and self-esteem of older women. Technologies and devices that assist the aged and enable them to remain active are not readily available or accessible in all societies. Concern was expressed that existing health systems, policies, programmes

"Elderly women are also valued and utilised as health providers. In Kenya ... elderly women who are traditional birth attendants are identified and supplied with additional training and complement the services of the modern health system." [3]

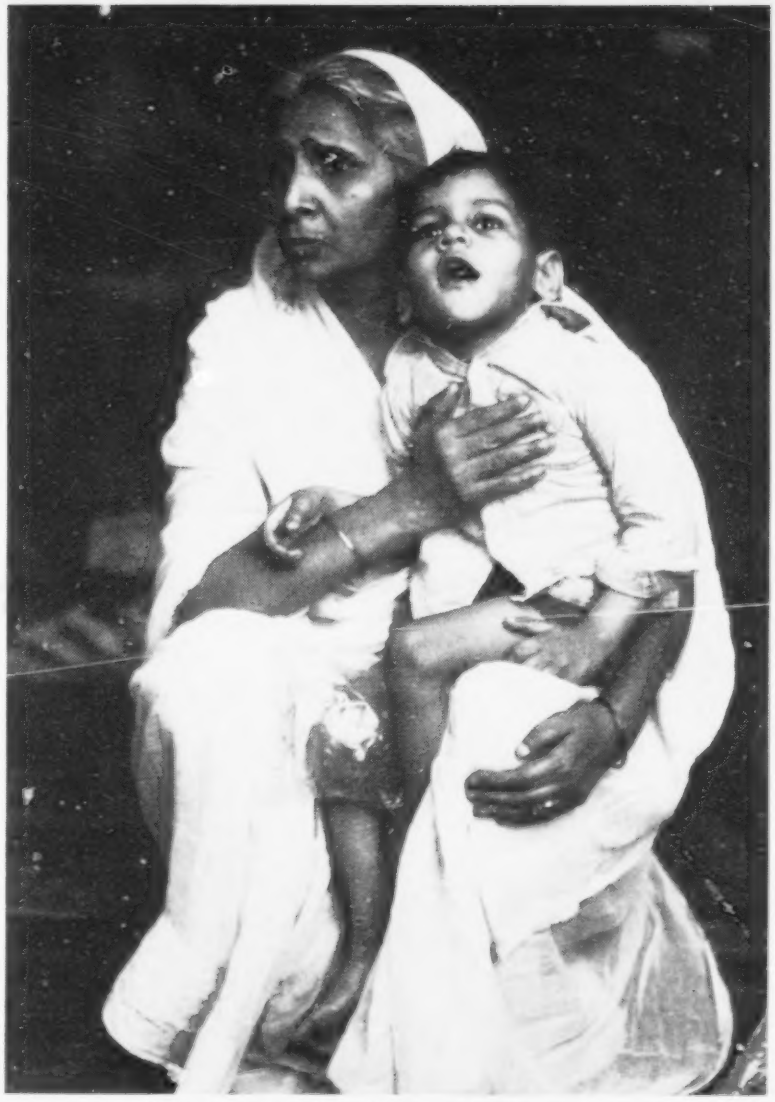
and research address women in their reproductive role (maternity) and do not reflect women's predominance in the aged population.

In order for elderly people to enhance their intellect, creativity and productive ability, it is essential that they should be listened to and encouraged to organize themselves. With the help of these two indispensable conditions, elderly people may take their lives into their own hands.

Caring

With more and more younger women entering the labour market, or at least being employed gainfully outside the home, the role of older women in housekeeping and child care is gaining importance. Often, young parents find employment far away from their homes, in which case the grandmothers often have sole charge of the children, thereby enabling the younger women to work and perhaps follow a career.

The caring role of older women is not limited to children, however. They often have to nurse the sick in the family and aged parents. Nor is this role by any means restricted to the family but can be widespread amongst the community.



A spastic child being nursed by his grandmother

Income earning

"Any money and effort invested to empower older women through income-generating activities will go a long way to develop their confidence and self-esteem. This will enable these women [to] spend their last days in happiness and dignity." [11]

The expert group meeting emphasized that it was important to identify various sources of income for older women and that access to credit for older women should not be restricted by age and/or gender. Four factors were suggested as essential to the success of income-generating projects: identifying economic opportunities; training; financing; and long-term strate-

An elderly citizen selling grain

gies. The necessity for institutional support was also pointed out, in terms of skill training, access to credit, raw materials and markets, as well as for the support of the elderly themselves; for example, by forming themselves into associations that would enable them to plan, implement, monitor and evaluate their own programmes effectively.

> *"There should be increased participation of the ageing in the affairs of the community in order to realize their potential as a socio-political force. This will also ensure their continued contribution to national development, satisfaction of their aspirations, continued well-being and integration in society."*

Education and training

Education is an essential factor in the advancement of women as well as in influencing the potential contribution of present and future generations of elderly women to development. Recognition of the importance of older women's potential, and a departure from an emphasis on their problems and vulnerability, is a major factor for the integration of ageing and elderly women into development. Therefore, a major effort should be made to ensure the access of all women to basic education, information on the ageing process, learning skills (both traditional and when possible non-traditional) and retraining, where necessary. In addition, all persons and agencies involved in training and education need to review the curricula to ensure their appropriateness to existing and future circumstances.

Few of today's elderly women in developing countries have had access to education. Training and retraining should be available to enable ageing and elderly women to enter or re-enter the labour force. Skills training should not be denied because of age. Training plays a very important role in the success of any viable income-generating programme and, in the case of elderly women, training in both technical and management skills is of vital importance.

Intergenerational communication

The elderly are highly valued for their roles as advisers, counsellors, arbitrators and repositories of knowledge about traditions, customs and oral history. Most younger people as well as the elderly themselves still consider these roles of the elderly to be important although the demand for them has diminished. Emotional value is still attached to the role of elderly women as counsellors and advisers within the immediate as well as the extended family.[7]

"In the past, the elderly apparently played their role within the family and society to the height of their powers and ageing was an experience that had many compensations, but today old age is considered a problem or a condition which must be overcome." [8]

An old lady reading stories to her grandchildren

CARE, SUPPORT AND SOCIAL SECURITY

The responsibility for the care of elderly women, which used to rest with the extended family, is being transferred to the nuclear family and the State. Whether these institutions, and especially the State, are equipped to fulfil these new responsibilities is a key issue for the future of ageing women. The reduced availability of family support for the elderly calls for public intervention. In a context of economic hardship, limited public resources and low priority for social expenditure, it seems unlikely that Governments will be able to respond to this challenge by developing large social programmes to substitute for declining family care. Even if social security coverage improved rapidly and drastically, it would take decades before retirees were able to receive full social security credits for their past work. In addition, women are left out of existing systems because they work mainly in the informal sector. The common form of earnings-related, periodic-payment pension scheme, which are dependent on the wage or salary the pensioner earned, are unattractive for women who have a low work record in employment qualifying them for enrolment in such schemes. The retirement benefits they receive are not sufficient to ensure adequate living conditions. Women are therefore discriminated against by existing provisions.

Innovative approaches to retirement schemes should be developed, so as to make pensions more attractive for women, at least in the short- and medium-term. The State, but also the voluntary sector, the community and the family have to be involved. Systems such as provident funds, which pay a lump sum upon retirement, even with a low enrolment record are examples worth considering. Despite their many drawbacks, such systems may make participation in a pension fund attractive to women in the short run. It may also contribute to the mobilization of savings at the national level. The possibility of linking them to revolving credit systems was mentioned.

The issues confronting developing countries in the provision of income security for elderly people have not changed significantly in recent years. The major problems continue to be the selective coverage of social security programmes, the inadequacy of benefit levels and the escalating cost of assistance because of inflation and the increasing number of elderly people.[9]

For ageing and elderly women in developing countries, social insurance has a number of shortcomings:

"Policy planners must consider providing support to families caring for elderly people particularly as larger cohorts of women enter the elderly age groups and also families with elderly women at advanced ages."[3]

(a) It generally does not provide coverage of the self-employed or the agricultural sector and it is virtually impossible for it to cover the informal sector. Hence, most women are unable to gain access to a social security programme;

(b) Even where there is legislative coverage of these sectors, there are significant problems of estimation and assessment for contributions and a high incidence of non-compliance;

(c) Many schemes do not provide pensions that are protected against inflation so their purchasing power rapidly declines during periods of high inflation. In addition, the level of pension may not be adequate if a large number of people are dependent on this source of income;

(d) Because of interrupted periods of employment and earlier retirement ages, and the relative immaturity of the schemes, benefits for women may be totally inadequate to meet their needs.[12]

Even if pension schemes existed everywhere, women are the losers. Even in the developed countries, women often "lose" many pensionable years through childbearing and child caring and end up being more or less dependent on their husbands' pensions. In the majority of developing countries, pension schemes are rare and selective; for instance, covering only government employees, and are certainly not available for housewives and those working in the informal sector. According to certain projections, by the year 2000, only 25 per cent of retired men and 6 per cent of retired women worldwide will receive a pension. Less than 10 per cent of Africa's elderly receive pensions with women rarely qualifying for any pension at all.[6]

"Care of the elderly is an emerging social problem in Ghana. In the past, care of the elderly was the shared responsibility of the greater family. This responsibility from all indications is now being narrowed down to the immediate family."[6]

Not only pensions, but also all social security measures differ vastly between developing and developed countries. These differences have come about through varying social and economic situations. While the developed world can afford to provide support to the elderly, as one of several disadvantaged groups, the developing world cannot. Social structures in developing countries, however, rely on the extended family while generally, the nuclear family is the recognized family unit in developed countries. For example, in Europe 70 per cent of women over 70, and in the United States nearly 50 per cent of women between 77 and 87 live alone, whereas in India only 1 per cent of the elderly live alone. This is purely a result of circumstances and positive and negative sides of both situations can be seen.

An old lady painting

An elderly woman selling crops in a market

"It is important for development implementers to be aware that the current elderly women are going to live to older ages where massive support is needed."[3]

These circumstances will, however, not continue to prevail. The very existence of the extended family is threatened and alternative social support services will not be available. The economic crises of the 1980s reduced public spending in social fields everywhere, particularly in the developing countries, which are still battling with external debt. However, if the elderly could be seen as an asset rather than an encumbrance, assistance to them could be seen as an investment rather than an expenditure. Even in the developed world, social welfare, such as health services, should not be viewed as wasted on old people who could still be productive if given the chance.

"Long-term development planning should cater for the need to increase social support services like health care, housing and educational facilities, the labour force and related areas in line with the changing demographic scenarios."[3]

"Today's aged persons enjoy relatively high standards of living thanks to traditional family values. In the future, with increasing proportions of aged persons, the burden will be much more to ensure sufficiently good quality social services."[3]

One of the most comprehensive and effective support systems elderly women can receive from development implementers is access in their younger years to opportunities and resources that can enable them to save and prepare for an independent elderly life. Girls and women should therefore be given the opportunity of being trained and educated, of having access to important resources like land, of participating effectively in formal employment and of earning earn a good income, all of which would make them self-reliant until extreme old age.[3]

"Another crucial aspect in development planning for the ageing is income support and the generation of national resources for such purposes."[3]

In the light of the shift from the extended family to the nuclear family, and the difficulties of establishing pension systems with a broad coverage and at a level to enable elderly women to survive, there is a need to make the young women of today aware of the difficulties and to encourage policy makers to find long-term solutions.

Notes

[1] See *Report of the World Assembly on Ageing, Vienna, 26 July-6 August 1982* (United Nations publication, Sales No. E.82.I.16), chap. VI, sect. A, para. 25 (i).

[2] "A preliminary assessment of the availability and usefulness of socio-economic data on elderly women" (EGM/AEWD/1991/BP.8, 7 October 1991).

[3] Shanyisa Anota Khasiani, "The integration of ageing and elderly women into development in Easten Africa" (EGM/AEWD/1991/WP.5, 13 September 1991).

[4] "Integration of ageing women in development: choice or necessity" (EGM/AEWD/1991/WP.1, May 1991).

[5] Frieda L. Paltiel, "Mental health of older women" (EGM/AEWD/1991/BP.7, 7 October 1991), p. 1.

[6] Nana A. Apt van Ham, "Activities, care and support of ageing women in Africa: a Ghanaian case study" (EGM/AEWD/1991/WP.3, 28 August 1991).

[7] Poo Chang Tan, "Status and role of Malaysian women in development: implications on ageing" (EGM/AEWD/1991/WP.4, 13 September 1991).

[8] Elena Urrutia, "Ageing and the Mexican woman" (EGM/AEWD/1991/WP.7, 25 September 1991), p. 18.

[9] International Research and Training Institute for the Advancement of Women, "Measuring and describing actual and potential contribution of elderly women to economy" (EGM/AEWD/1991/WP.10, 3 October 1991), p. 2.

[10] Denise Eldemire, "Self-help and community care for older women in the Caribbean" (EGM/AEWD/1991/WP.7, 1 October 1991), p. 2.

[11] Esther Ocloo, "Empowering older women through income generating activities" (EGM/AEWD/1991/WP.12, 8 October 1991), p. 8.

[12] Judy Raymond, "Ageing and elderly women in developing countries: the issues for social security" (EGM/AEWD/1991/BP.6, 7 October

An old lady comforting her sick granddaughter